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PATENT
Attorney Docket No. 52493.000251

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
Geoffrey STIFF, et al.) Group Art Unit: 2164
Appln. No.: 10/083,250)
Filed: February 27, 2002) Examiner: To Be Assigned
)

For: **SYSTEM AND METHOD FOR GUARANTEEING MINIMUM PERIODIC
RETIREMENT INCOME PAYMENTS USING AN ADJUSTMENT ACCOUNT**

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

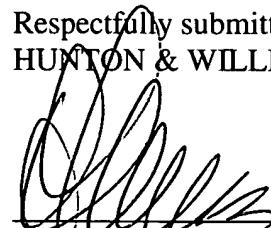
In accordance with 37 C.F.R. §§ 1.56, 1.97, and 1.98, Applicants respectfully request consideration of the references listed on the attached Form PTO/SB/08A. Copies of the references listed are also enclosed.

Applicants respectfully request that the Examiner consider the references cited on the Form PTO/SB/08A and that the Examiner indicate that the references have been considered in this application by returning a copy of the Form PTO/SB/08A with the Examiner's initials in the left column per MPEP 609.

This Supplemental IDS is submitted prior to the issuance of a first Office Action on the merits; therefore, it is believed that no fees are required in connection therewith. If any fees are necessitated by the filing of this Supplemental Information Disclosure Statement, please charge the undersigned's Deposit Account No. 50-0206.

Date: 8/4/2004

Respectfully submitted,
HUNTON & WILLIAMS



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PTO/SB/08A (08-00)

Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Complete if Known	
				Application Number	10/083,250
				Filing Date	February 27, 2002
				First Named Inventor	Geoffrey STIFF et al.
				Group Art Unit	2164
				Examiner Name	To Be Assigned
Sheet	1	of	1	Attorney Docket Number	52493.000251

U.S. PATENT DOCUMENTS

Examiner Initials *	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
U1	6275807			Schirripa	08-14-2001	
U2	20020184129			Arena et al.	12-05-2002	
U3	20020198802			Koresko, V	12-26-2002	
U4	20030088430			Ruark	05-08-2003	

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ₆
		Office ³	Number ⁴	Kind Code ⁵ (if known)				
F1								

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	P1	International Search Report dated May 4, 2004 for Application No. PCT/US03/05696	
	P2	BROWN et al., Joint life annuities and annuity demand by married couples, Journal of Risk and Insurance, 67, 4, 527, Dec. 2000	
	P3	Financial Services Report, Vol. 7, No. 10, May 9, 1990, Planco provides marketing services include colonial penn's popular annuity	

Examiner Signature	Date Considered
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number. ² Applicant is to place a check mark here if English language Translation is attached.

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